

Overview of GULC Student Health Insurance Options

***The Law Center cannot guarantee the accuracy of policy information other than the Georgetown Student Health Plan, and students should verify their own coverage information.**

Plan Name	Plan Type	Deductible Options	Monthly Premiums*	Coverage Level	Office Co-pay	Specialist Co-Pay	ER Co-pay	Prescription Drug Coverage	Birth Control Covered ?	Out-of-Pocket Max	Lifetime Maximum
Georgetown University Premier Student Health Plan	Point of Service: Schedules 1, 2 & 3	Sch 1: Student Primary Care: \$0 Sch 2: PPO Discount Network: \$200 Sch 3: Worldwide \$250	\$137	Sch 1: 100% Sch 2: 80% of Discounted PPO Sch 3: 70% of Usual and Customary	- Sch 1: - \$10/\$15 Sch 2: \$10/\$30 Sch 3: N/A	Sch 1: N/A Sch 2: \$10/\$30 Sch 3 N/A	Sch 1: N/A Sch 2: \$100 after deductible, 100% Sch 3: \$100 after deductible 100T UCR	Tier 1: \$10 co-pay Tier 2: \$25 co-pay Tier 3: \$45 co-pay \$5000 max Pharmacy Card	No	\$5,000	\$280,000 per injury or illness, per plan year.
Aetna	PPO 40	In-Network \$0	\$141	80%	\$40 co-pay	\$50 co-pay	- \$100 co-pay (waived if admitted) - 80% of Usual and Customary Charges	- \$15 co-pay generic, \$25 brand name, \$40 non-formulary - \$500 deductible	Yes	\$7,500	\$5 million
CareFirst BlueCross BlueShield	PPO	\$100 / \$300 / \$500 / \$750 / \$2,500	\$95 - \$216	80% - 90%	\$25 co-pay	\$25 co-pay	- \$50 co-pay - 80% - 90% of Usual and Customary Charges	- \$10 co-pay generic, \$25 preferred brand name, \$45 non-preferred brand - \$100 deductible - \$1,500 max / year	Yes	\$2,500 - \$5,000	No Limit
CareFirst BlueCross BlueShield	HMO	\$0	\$135 - \$169	100%	\$10 - \$20 co-pay	\$20 - \$30 co-pay	- \$20 - \$30 (in plan) - \$50 (out-of-plan)	\$10 co-pay generic, \$25 brand name, \$40 non brand \$50 - \$150 deductible \$500 - \$1,000 max / year	Yes	\$2,000 - \$3,600	No Limit

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Assurant Health ^{††}	PPO	\$500 - \$1,000	\$83.00 - \$214.22	80% 100% after \$10,000, up to \$100,00	Subject to deductible and co-insurance.	Subject to deductible and co-insurance.	\$75 access fee (waived if admitted) then you pay your deductible and coinsurance	Applied to annual plan deductible. Rx Drug Discount Card included in plan and offers savings up to 25%. Calendar year maximum benefit of \$2,000 per covered person with the option to buy up to the lifetime maximum benefit.	Yes	\$3,000 - \$12,000	\$2 million - \$3 million
Kaiser Permanente	HMO	\$500 - \$1,000	\$115 - \$156	70% - 80%	\$20 - \$30 co-pay (no deductible; waived for children under age 5)	\$30 - \$40 co-pay (no deductible)	\$75 co-pay (no deductible)	- no deductible - \$20 co-pay generic, \$30 preferred brand, \$45 non-preferred brand	Yes	\$2,000 - \$3,000	Not Specified

* Monthly Premiums are estimates for individual coverage in the DC, VA, and MD areas for single students ages 22 - 30. Your specific monthly premium will vary depending on age, location, deductible, and coverage level. These are estimates only and are current as of July 6, 2007. Please check with your local health insurance carrier to verify current insurance plan rates and benefits schedules. Vision and dental options may be available with the above plans for an additional fee.

† The plans listed in the chart above are the general coverage plans offered by Assurant Health. This company also offers a Student Select plan with a deductible ranging from \$250 to \$2,500 and a \$1 million lifetime maximum. The plan ranges from \$731.60 to \$1,589.60 total for the year, but it does not cover prescriptions, dental, vision, routine physical exams, or maternity exams. Contact Assurant Health for more information.

For More Information:

- **Georgetown Student Health Plan:** <http://www.georgetown.edu/studentaffairs/insurance/index.html> or call 202-687-4883. Also see <http://www.georgetown.edu/student-affairs/insurance/premierplanbooklet.pdf> for a description of 2007-2008 benefits.
- **Aetna:** <http://www.aetna.com/members/individuals/index.html>
- **Carefirst BlueCross Blueshield:** <https://www.carefirst.com/eSales/index.jsp>
- **Assurant Health:** <http://www.assuranthealth.com/corp/ah/HealthPlans/GetAHealthInsuranceQuoteNow.htm>
- **Kaiser Permanente:** <http://prospectivemembers.kaiserpermanente.org/kpweb/prospectivemembershome/entrypage.do>

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